

## Consumer Aspects of Death and Dying: The Forgotten Dimension

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### **Article:**

A recent survey of health education teachers in New York State by Capiello and Troyer<sup>1</sup> revealed that only six of the 209 educators surveyed include consumer aspects in their courses on death and dying.

Even though most of the teachers surveyed did not include consumer aspects of death and dying in their courses, coverage of this content area is considered a key goal of death education by many professionals. For example, Gordon and Klass<sup>2</sup> mention four general goals of death education:

1. To inform the students of facts not currently widespread in the culture.
2. To help the students deal effectively with the idea of their death and the deaths of significant others.
3. To make the student an informed consumer of medical and funeral services.
4. To help the student formulate socioethical issues related to death and define value judgments these issues raise (p. 129).

Grollman<sup>3</sup> concurs with the first three goals of death education cited by Gordon and Klass but expands the remaining two into the philosophical and aesthetic domains. Grollman's fourth and fifth goals of death education are:

5. To facilitate basic social changes through education.
6. To gain literary, philosophical and artistic insight using the human experience of death as a focus.

It appears then that consumer aspects of death and dying are considered important components of a comprehensive death education course. Draznin<sup>4</sup> believes that the current emphasis on the emotional problems surrounding death is misdirected. Draznin's approach to death education is steeped in consumerism with an emphasis on decision-making and planning for the future, Draznin states that:

The trauma surrounding death seems to have a much more pragmatic base. The bereaved are often less in need of a clergyman or social worker than they are of the services of a good tax accountant, a forceful insurance agent, or someone to do the hard-headed bargaining with the mortician. The fear of being left without any source of income is enough to cause panic of major proportions (p. viii).

The determination of what is the ideal proportion of cognition and affect in a death education course is subject to debate, but there is certainly a need to discuss the consumer aspects of death and dying in a comprehensive death education experience.

The reasons why such a small proportion of the health educators surveyed by Capiello and Troyer reported teaching consumer aspects of death and dying are subject to speculation. Perhaps a major reason for not

including consumer aspects of death and dying in a death education experience is the health educators' lack of adequate information in this area. Americans tend not to know what to do when there is a death in the family nor how to plan for their own death or the death of a significant other. The lack of general information about the various consumer-related aspects of death and dying highlights the need for more instruction in this area. Such instruction also needs to be included in the professional preparation of health educators.

Following are some of the content areas which could be included in a unit on consumer aspects of death and dying. This list does not include all possible topics concerning the consumer aspects of death and dying but does try to provide an overview of the subject.

### **Traditional Funeral Procedures and Costs**

Americans spend more money on funerals than any other nation. The traditional American funeral provides a whole range of goods and services to a population that typically does not know what merchandise, prices, and procedures are appropriate and is not in a position to bargain. These problems are compounded by the dual role of the funeral director. Funeral directors often see themselves as professionals offering guidance and counseling to the bereaved, but they are still businessmen who must sell their merchandise to make a living.

Thus it is important that educators provide students with information necessary to make decisions concerning traditional burial versus cremation, possible donation of body or body parts, the type of funeral desired, and the appropriateness of a memorial service. These issues should be discussed while a person is in a positive frame of mind. During a period of illness or trauma, discussions of funeral or burial arrangements or their alternatives are often ill-advised. In addition, it is important to discuss the methods used by funeral directors to determine funeral costs along with the costs of basic funeral procedures, ceremonies, and interment. Decision-making skills appropriate for problem solving at this particular time in an individual's life can be an important conceptual area to cover in a death education experience.

### **Alternatives to Traditional Funerals**

Although 95% of Americans select the traditional funeral as their mode of body disposal, there are several alternatives which can reduce funeral expenses and still provide a dignified means of body disposal.

#### ***Cremation***

Cremation is the most often selected alternative to traditional burial. Although this mode of body disposal can be as expensive as traditional methods, cremation is generally less expensive for several reasons. First, cremation doesn't necessitate embalming which in turn limits the viewing of the body. Second, cremation eliminates the need to buy a casket (except in Massachusetts where a casket is required for cremation). And third, cremation eliminates the need for burial plots, vaults and grave markers. Advocates of cremation support this mode of body disposal for the following reasons: the cost averages about \$250, significantly less than traditional burial methods; cremation is a simple and dignified method of body disposal; religious groups in countries where cremation is widely used view cremation in a positive light; and, cremation provides a frugal use of land by providing a clean and orderly method of returning human remains to the elements.

#### ***Body Donation***

Medical and research institutions need human cadavers but only a small percentage of the population is willing to donate bodies for humanitarian or altruistic reasons. In an effort to protect all parties involved in body donation, all 50 states have adopted the Uniform Anatomical Gift Act of 1968.

Individuals who wish to donate their body to a medical school should carefully scrutinize this mode of body disposal. The need for bodies varies in different parts of the country and some medical schools have so many bodies that they may not be accepting any more. In addition, some schools will not accept bodies that have been embalmed or on which an autopsy has been performed. Individuals who view body donation as a free or inexpensive way of body disposal should be sure to investigate the details of this alternative. Some medical

schools accept the donated body without cost while others may charge varying amounts for transportation and disposal of the body.

### ***Funeral and Memorial Societies***

Funeral and memorial societies are nonprofit voluntary organizations which have been created to assist members in obtaining a simple and dignified means of body disposal at reasonable cost. The primary thrust of these societies is to assist members in preplanning funeral services to meet their own specific needs. Most funeral and memorial societies have agreements or contracts with local funeral directors to provide specified services at a reduced cost. Additional information on funeral and memorial societies can be obtained from The Continental Association of Funeral and Memorial Societies, Suite 1100, 1828 L Street, N.W., Washington, DC 20036. The Continental Association of Funeral and Memorial Societies has developed *A Manual of Death Education and Simple Burial* (Celo Press, Burnsville, NC 28714, \$1.50) which provides background material on memorial services, donation of body parts and related concerns.

#### **The Uniform Anatomical Gift Act of 1968**

Any person 18 years of age or older can donate all or parts of his/her body after death for transplantation, research, or placement in a tissue bank.

A donor's valid statement of gift supersedes the rights of anyone else, unless a state autopsy law prevails and has conflicting requirements.

If a donor has not acted in his lifetime to specify a wish to donate his body, those surviving may do so on his behalf.

Physicians who accept anatomical gifts relying in good faith on documents provided to them in such cases are protected from legal action.

Where a transplant is planned, the fact and time of death must be determined by a physician not involved in the transplant.

The donor has the right to revoke the gift, and it may be rejected by those for whom it is intended.

### ***Wills***

Draznin states: "Less than one-fourth of all Americans get around to making a will before they die, even though many admit they should." There is a need to realize that the state will decide the manner of distribution of property if individuals don't. It is important to discuss the financial, legal, and psychological problems that may result from not making a will. The cost of making a will may also be an important topic. The average legal fee for drawing up a will usually ranges from \$35 to \$150. Although there is no legally-required format for writing a will, Simpsons cites several considerations which can serve as standard components in developing a will.

#### ***Writing a Will***

1. Write a will clearly and specifically enough to make your intentions absolutely clear and unambiguous.
2. Let the opening paragraph identify clearly who you (the willmaker) are, with your address and the statement that you are knowingly making your will. Generally, you should include a clear statement that you are revoking any and all previous wills you may have made.
3. It is common to state that burial expenses and legal debts, taxes, and costs of administering the estate are to be promptly paid as first claims against your estate.
4. Specify the way you want your assets distributed. You may decide on a series of specific bequests of money or property to individual people or charities and leave the rest to your main heir.
5. You should appoint an executor to manage and settle your affairs.
6. You may wish to set up a trust, especially if you feel your heirs are too inexperienced to manage your estate; this may achieve some tax savings. Trusts are governed by so many laws and regulations that you will certainly need legal help to establish one.

7. Remember to make allowances for the possibility that the person(s) to whom you wish to leave your estate may die before you or, as in the death by accident of a married couple, your spouse may die at the same time as you. So include alternate instructions to deal with these possibilities.
8. Type the will. Your handwriting may not be clearly deciphered, and such wills are often not accepted.
9. At the end of the will you must add your signature (don't add any provisions after this point), the date, and a clause that contains the signatures and addresses of your witnesses and a statement certifying that they saw you sign the will. Never use as a witness a person who will benefit in any way from your will.
10. Every married woman should have her own will. Even if she believes she has no property of her own, she will probably inherit at least some of her husband's estate and will need to decide how she wishes to dispose of this.

### Teaching Strategies

Because the outcomes of death education are in the form of altered feelings, emotional satisfaction, and an improved mental approach to death, as opposed to overt behavior change, teaching strategies should reflect a strong affective component. Some suggested teaching strategies are:

Show one of the many high-quality death education films and after viewing it, examine the concepts which have consumer implications. Films such as *A Dose of Reality* or *To Be Aware of Death* could be used for this activity.

Examine the concept of positive decision making and explore reasons why rational decision making may be lost during the bereavement stage.

Establish a debate on the issue, if current approaches to traditional burial are inappropriate in our modern day society. Make sure such issues as environmental impact, cost, benefit to society, and opportunity for bereavement are covered.

Using one of several values strategies currently available, analyze the students' attitude toward body donation. Be sure to differentiate between body donation and donation of body parts.

Using the guidelines for writing a will provided by Simpson, ask students to write mock wills to dispose of their worldly possessions at various times throughout their life span.

### References:

<sup>1</sup>Capiello, A. and Troyer, R. A Study of the Role of Health Educators in Teaching About Death and Dying. *J. Sch. Health* 49:397-399, 1979.

<sup>2</sup>Gordon, A., and Klass, D. *They Need to Know: How to Teach Children About Death*. Englewood Cliffs, N.J., Prentice-Hall, Inc., 1979.

<sup>3</sup>Grollman, E. Explaining Death to Children, *I. Sch. Health*, 85:336-339, 1977.

<sup>4</sup>Draznin, Y. *How to Prepare for Death: A Practical Guide*. New York, Hawthorne Books, Inc., 1976.

<sup>5</sup>Simpson, M. *The Facts of Death: A Complete Guide for Being Prepared*. Englewood Cliffs, N.J., Prentice-Hall, Inc., 1979.

## Teacher Resources

*Consumer Survival Kit—The Last Rights: Funeral.* The Maryland Center for Public Broadcasting, Owings Mills, Maryland 21117. This booklet discusses funeral costs and how to curb them. In addition there is a discussion of what to expect if you have to make funeral arrangements, whether funeral homes should be regulated, and alternatives to traditional funerals (cremation, memorial services and body donation).

*Consumer Survival Kit—Where There's a Will . . .* The Maryland Center for Public Broadcasting, Owings Mills, Maryland 21117. This booklet discusses why wills and estate planning are important, recent probate reforms, how to avoid financial chaos in widowhood, how to choose an executor, and how to save on estate taxes.

*How to Prepare for Death: A Practical Guide.* Yaffa Draznin. Hawthorne Books, Inc., 260 Madison Avenue, New York, N.Y. 10016. Draznin discusses the traditional American funeral and details alternatives to traditional funerals (cremation, body donation, simple burial). In addition, Draznin discusses wills, insurance policies and estate planning. The emphasis is on providing appropriate information for wise consumer decisions.

*The Facts of Death: A Complete Guide for Being Prepared.* Michael Simpson. Prentice-Hall, Inc., Englewood Cliffs, N.J. 07632. Simpson has a fairly complete chapter on planning for death including a discussion of the funeral industry, body donation, cremation, simple burial, funeral preplanning, death benefits, wills, and estate planning. A family information register and planning guide is provided. In addition, the text discusses a whole range of education and psychosocial topics related to death and dying.

*Death: The Final Frontier.* Dale V. Hardt. Prentice-Hall, Inc., Englewood Cliffs, N.J. 07653. This text discusses a variety of consumer topics including the preparation of the body for burial in the United States, cremation, the Living Will, wills and funerals: services or rip-off. Hardt also discusses a variety of educational and psychosocial topics related to death and dying.